

Serial Number 09/893,465

## AMENDMENTS TO SPECIFICATION

Please amend page 8, lines 3-13 of the specification, as follows:

These objectives are accomplished, in accordance with the principles of the invention, by using a smartcard to secure a private key during generation of a digital signature for the purpose of enabling authentication of ~~sign~~signed files to be downloaded to a terminal, and in particular by limiting access to the private key to a secure processor unit embedded in the smartcard so that the private key never leaves the card. In addition, the objectives of the invention are accomplished by providing for the establishment of multiple PINs to protect the smartcard from misuse.